

**Abstract**

The present invention provides a system and process for a borrower to obtain a multiple mortgage underwriting approval. Using a borrower device connected to a network, a borrower provides mortgage approval application data to a central controller. Mortgage applications are created based on the mortgage approval application data, and then sent to a plurality of underwriting systems. Responses from the underwriting systems are gathered, and forwarded to the borrower. Using the mortgage approval application decisions, the borrower may select which mortgage loan program meets that borrower's needs, and forward the information on to a mortgage lender.

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